

UNITED STATES BANKRUPTCY COURT
District of Massachusetts

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/17/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sivadasan Nair
108 Genest Street
Dracut, MA 01826

Vasanthi Nair
108 Genest Street
Dracut, MA 01826

Case Number:
09-43371

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3831
xxx-xx-8899

Attorney for Debtor(s) (name and address):

Lane N. Goldberg
Grantham Cencarik, PC
271 Cambridge Street Suite 203
Cambridge, MA 02141
Telephone number: 617-497-7141

Bankruptcy Trustee (name and address):

Joseph H. Baldiga
Mirick, O'Connell, DeMallie Lougee,
1700 West Park Drive
Westborough, MA 01581
Telephone number: 508-898-1501

Meeting of Creditors

Date: **September 24, 2009**

Time: **10:30 AM**

Location: **Worcester U.S. Trustee Office, 446 Main Street, 1st Floor, Worcester, MA 01608**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/23/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline for Debtor(s) to attend a Financial Management Training approved by the UST: Forty-five days from the first date set for the §341 meeting. Failure to file a debtor(s) certificate of completion with the Court will prevent the entry of the Debtor(s) discharge.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U. S. Bankruptcy Court
595 Main Street
Worcester, MA 01608
Telephone number: 508-770-8900

For the Court:

Clerk of the Bankruptcy Court:
James M. Lynch

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 8/21/09

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Debtor(s) Financial Management Training Deadline	The Debtor(s) discharge will not enter if the Debtor(s) fails to attend a financial management training program approved by the US Trustee or if the Debtor(s) attends such training and fails to file a debtor(s) certificate of completion with the U.S. Bankruptcy Court. This training is in addition to the prebankruptcy counseling requirement. A list of approved courses may be obtained from the U.S. Trustee office or from the Court website at www.mab.uscourts.gov .
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0101-4
Case: 09-43371

User: admin
Form ID: b9aauto

Page 1 of 1
Total Noticed: 21

Date Rcvd: Aug 21, 2009

The following entities were noticed by first class mail on Aug 23, 2009.

db/jdb +Sivadasan Nair, Vasanthi Nair, 108 Genest Street, Dracut, MA 01826-3704
aty A.Rebecca Murray, Harmon Law Offices, PO Box 610345, Newton Highlands, MA 02461-0345
aty +Lane N. Goldberg, Grantham Cencarik, PC, 271 Cambridge Street Suite 203,
Cambridge, MA 02141-1270
tr +Joseph H. Baldiga, Mirick, O'Connell, DeMallie Lougee,, 1700 West Park Drive,
Westborough, MA 01581-3939
smg +Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,
19 STANIFORD STREET, Boston, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,
Boston, MA 02203
17109621 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
17109622 +Citibank Usa, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
17109623 +Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick, RI 02886-1359
17109627 +Rbs Citizens, Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
17109628 +Sears/CBSD, 701 East 60th St North, Sioux Falls, SD 57104-0432

The following entities were noticed by electronic transmission on Aug 21, 2009.

tr +EDI: QJBALDIGA.COM Aug 21 2009 18:58:00 Joseph H. Baldiga,
Mirick, O'Connell, DeMallie Lougee,, 1700 West Park Drive, Westborough, MA 01581-3939
ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Richard King,
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361
17109618 +EDI: BANKAMER.COM Aug 21 2009 18:58:00 BAC/Fleet Bankcard, PO Box 26012,
Greensboro, NC 27420-6012
17109619 +EDI: BANKAMER.COM Aug 21 2009 18:58:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
PO Box 26012, Greensboro, NC 27420-6012
17109620 +EDI: CHASE.COM Aug 21 2009 18:58:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
17109621 +EDI: CITICORP.COM Aug 21 2009 18:58:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
17109622 +EDI: CITICORP.COM Aug 21 2009 18:58:00 Citibank Usa, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
17109624 +EDI: DISCOVER.COM Aug 21 2009 18:58:00 Discover Fin Svcs, LLC,
Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
17109625 +EDI: RMSC.COM Aug 21 2009 18:58:00 Gemb/JCP, Attention: Bankruptcy, PO Box 103106,
Roswell, GA 30076-9106
17109626 +EDI: RMSC.COM Aug 21 2009 18:58:00 Lowes/MBGA, Attention: Bankruptcy Department,
PO Box 103106, Roswell, GA 30076-9106
17109629 +EDI: WFFC.COM Aug 21 2009 18:58:00 Wells Fargo Home Mortgage,
Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2009

Signature:

